

**Application number:** 09/827788

**Art Unit:** 3625

**Applicant:** Khai Hee Kwan

**Examiner:** Naeem Haq

**Title:** Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

In the specification

*Line 5 KC 8-20-OF*

Please delete the word "owned" at page 17 ~~line 7~~ and insert the word "owed" as per the paragraph below.

For a payer having an accrual account, in reality there is no actual "deduction" taking place since this are actually book entries into the sub account. The amount ~~owned~~ owed is accrued as like a real telecommunication charge but maintained separately in a sub account. To explain, this is similar to a provisional account (for bad debts) in accounting terminology where provisions are made 'ready' to be deducted on realisation. For a prepaid account the debit in the sub account is realised straightaway.